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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/648,150	08/25/2003	William H. Saito	WSAITO.004A	3522
20995	7590	05/29/2007	EXAMINER	
KNOBBE MARTENS OLSON & BEAR LLP 2040 MAIN STREET FOURTEENTH FLOOR IRVINE, CA 92614			LANIER, BENJAMIN E	
		ART UNIT	PAPER NUMBER	
		2132		
		NOTIFICATION DATE	DELIVERY MODE	
		05/29/2007	ELECTRONIC	

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

jcartee@kmob.com  
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<b>Office Action Summary</b>	Application No.	Applicant(s)
	10/648,150	SAITO, WILLIAM H.
	Examiner Benjamin E. Lanier	Art Unit 2132

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

#### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

- 1) Responsive to communication(s) filed on 08 May 2007.
- 2a) This action is FINAL.                    2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) Claim(s) 1-22 is/are pending in the application.
- 4a) Of the above claim(s) 2-4, 14, 15 and 19 is/are withdrawn from consideration.
- 5) Claim(s) \_\_\_\_\_ is/are allowed.
- 6) Claim(s) 1,5-13, 16-18 and 20-22 is/are rejected.
- 7) Claim(s) \_\_\_\_\_ is/are objected to.
- 8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on 25 August 2003 is/are: a) accepted or b) objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) All
  - b) Some \*
  - c) None of:
    1. Certified copies of the priority documents have been received.
    2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)          | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____.                                     |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____.   | 6) <input type="checkbox"/> Other: _____.                         |

## **DETAILED ACTION**

### *Response to Amendment*

1. Applicant's amendment filed 08 May 2007 amends claims 1, 9, and 16. Applicant's amendment has been fully considered and entered.

### *Response to Arguments*

2. Applicant's argument that Dor does not disclose or teach "the concept of a system having a record that includes information about the individual's access device and also whether the individual is allowed to gain access to a secured component via their personal communications device wherein the system allows alternate access by sending an alternate access code to the individual via their personal communications which the individual then provides the access code back to the controller," has been fully considered and are persuasive. Therefore, the rejection has been withdrawn. However, upon further consideration, a new ground(s) of rejection is made in view of Ueshima, U.S. Patent No. 6,731,731.

### *Claim Rejections - 35 USC § 112*

3. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

4. Claims 18, 20 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

5. Claim 18 recites, "receiving a signal from the individual," which renders the claim indefinite because it is unclear whether "a signal" refers to the received signal in claim 16 or 17.

6. Claim 20 recites, “wherein receiving a signal from the individual comprises...,” which renders the claim indefinite because it is unclear whether “a signal” refers to the received signal in claim 16, 17, or 18. For the purposes of examination the claim will be treated as the signal from claim 18.

***Claim Rejections - 35 USC § 102***

7. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

8. Claims 16, 21, 22 are rejected under 35 U.S.C. 102(e) as being anticipated by Ueshima, U.S. Patent No. 6,731,731. Referring to claim 16, Ueshima discloses a method and system for accessing an ATM with a cellular phone instead of using an ATM card (Col. 12, lines 9-15). which meets the limitation of allowing alternative access to a secured component wherein the secured component includes an access device reader and access to the access device is limited to individuals having an access device approval for access the secured component. To authenticate the user at the ATM using their cellular phone, the user makes a call using their cellular phone and requests the generation of a password (Col. 16, lines 11-13), which meets the limitation of receiving a signal from an individual indicating that the individual does not have their access device for access to the secured component. A database searches the register table for the caller's telephone number identified by the caller's number identifying unit (Col. 16, lines 13-15). Ueshima further discloses that when a match is found in the database for the user, a password is

generated and sent to the user's cellular phone (Col. 16, lines 15-20), which meets the limitation communicating with a personal communications device registered to the individual by providing an alternate access code to the individual via their personal communications device. The password is then transmitted from the cellular phone to the ATMs authentication unit (Figure 1) via a radio communications interface where the password is authenticated allowing the user to operate a bank account by the ATM (Col. 16, lines 40-45), which meets the limitation of verifying the individual's identity based upon the individual supplying the alternative access code provided to the individual via the individual's personal communications device to the system, and authorizing access based upon verifying the individual's identity based upon the individual supplying the alternative access code provided to the individual via the individual's personal communications device to the system.

Referring to claims 21, 22, Ueshima discloses that the password is then transmitted from the cellular phone to the ATMs authentication unit (Figure 1) via a radio communications interface where the password is authenticated allowing the user to operate a bank account by the ATM (Col. 16, lines 40-45), which meets the limitation of allowing access upon verification of the individual's identity, wherein access is allowed when the individual transmits an appropriate access code and communication is established with the individual's personal communications device.

***Claim Rejections - 35 USC § 103***

9. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

- (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person

Art Unit: 2132

having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

10. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

11. Claims 1, 5-8 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ueshima, U.S. Patent No. 6,731,731, in view of Rahman, U.S. Patent No. 5,627,355, and in further view of Fernandes, U.S. Publication No. 2003/0218066. Referring to claim 1, Ueshima discloses a method and system for accessing an ATM with a cellular phone instead of using an ATM card (Col. 12, lines 9-15), which meets the limitation of allowing an individual having a personal communications device an alternative access path to one or more secure components having an associated access device reader wherein the individual normally gains access to the system by at least in part positioning an access device into the access device reader. To authenticate the user at the ATM using their cellular phone, the user makes a call using their cellular phone and requests the generation of a password (Col. 16, lines 11-13). A database searches the register table for the caller's telephone number identified by the caller's number identifying unit (Col. 16, lines 13-15), which meets the limitation of at least one record that includes information about the individual, the information including information about the individual's personal communications device and information about whether the individual is allowed to gain access to the one or more secured components via their personal communications device when the

Art Unit: 2132

individual does not have their access device. Ueshima does not disclose that the user profile in the database contains information about the user's ATM card. However, it would have been obvious to one of ordinary skill in the art at the time the invention was made for the user profile in the database to contain information about the user's ATM card in order to authenticate the user when using the ATM card as taught by Rahman (Abstract & Col. 2, lines 23-43). Ueshima further discloses that when a match is found in the database for the user, a password is generated and sent to the user's cellular phone (Col. 16, lines 15-20), which meets the limitation of in response to receiving a signal indicating that the individual seeking access to the one or more secured components does not have their access device, retrieves information about the individual's personal communication device and determines whether the individual is authorized to access the one or more secured components via an alternative route and upon determining that the individual is authorized sends an alternate access code to the individual via their personal communications device. The password is then transmitted from the cellular phone to the ATMs authentication unit (Figure 1) via a radio communications interface where the password is authenticated allowing the user to operate a bank account by the ATM (Col. 16, lines 40-45), which meets the limitation of subsequently evaluates whether the individual has provided the alternate access code back to the controller correctly to determine whether to permit access to the secure component. Ueshima discloses that that authentication unit of the ATM can include the password table such that the database does not have to be contacted to reference the stored password (Col. 16, lines 56-58) and that the authentication unit has access to the register table with user information (Figure 1), which meets the limitation of a controller having access to the at least one record wherein the controller is in communication with the one or more secured

Art Unit: 2132

components, a communications interface that allows signals between the individual's communication device and the controller (See Figure 1, elements 10 & 60). However, Ueshima does not specify that the password is transmitted from the authentication system of the ATM, to the user's cellular phone, once generated. It would have been obvious to one of ordinary skill in the art at the time the invention was made for the authentication unit to include the password generation unit such that the authentication unit transmits the generated password to the user's cellular phone in addition to storing the generated password (Ueshima: Col. 16, lines 56-68) in order to provide complete financial transactions via near-proximity means that results in lower risk assignment by card issuers and resultant lower transaction fees as taught by Fernandes ([0108]).

Referring to claim 5, Ueshima discloses that that authentication unit of the ATM can include the password table such that the database does not have to be contacted to reference the stored password (Col. 16, lines 56-58) and that the authentication unit has access to the register table with user information (Figure 1). However, Ueshima does not specify that the password is transmitted from the authentication system of the ATM, to the user's cellular phone, once generated. It would have been obvious to one of ordinary skill in the art at the time the invention was made for the authentication unit to include the password generation unit such that the authentication unit transmits the generated password to the user's cellular phone in addition to storing the generated password (Ueshima: Col. 16, lines 56-68) in order to provide complete financial transactions via near-proximity means that results in lower risk assignment by card issuers and resultant lower transaction fees as taught by Fernandes ([0108]).

Art Unit: 2132

Referring to claim 6, Ueshima discloses that the password is then transmitted from the cellular phone to the ATMs authentication unit (Figure 1) via a radio communications interface where the password is authenticated allowing the user to operate a bank account by the ATM (Col. 16, lines 40-45), which meets the limitation of the controller receives the alternate access code from the individual via the individual's personal communications device and the communications interface.

Referring to claim 7, Ueshima discloses multiple embodiments detailing how the generated password is transmitted to the user's cellular phone (Col. 4, lines 21-58). One such embodiment involves transmitting the generated password to the user cellular phone as binary data, such that the user does not need to manually input the password which can simply be transmitted from the cellular phone to the ATM system (Col. 4, lines 59-67 & Col. 8, lines 54-67). However, in the other embodiments where the password is not received as binary data, the user would need to manually enter the password through password input means (Col. 5, lines 27-30). Ueshima does not specify that the password input means be directly on the ATM. It would have been obvious to one of ordinary skill in the art at the time the invention was made for the password input means to be directly on the ATM in order to avoid unnecessary additional steps that would be required if the password is input by the user anywhere except directly in the ATM.

Referring to claim 8, Ueshima discloses that the register table includes the user's telephone number (Col. 16, lines 13-14), which meets the limitation of the at least one record includes the telephone number of the individual's cellular telephone.

12. Claims 9-13 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ueshima, U.S. Patent No. 6,731,731, in view of Rahman, U.S. Patent No. 5,627,355. Referring to claim 9,

Art Unit: 2132

Ueshima discloses a method and system for accessing an ATM with a cellular phone instead of using an ATM card (Col. 12, lines 9-15), which meets the limitation of limiting access to at least one secured component having an associated access device reader to only authorized individuals, the system permits access to the at least one secured component when an individual provides an access device to the access device reader that is recognized as an authorized access device. To authenticate the user at the ATM using their cellular phone, the user makes a call using their cellular phone and requests the generation of a password (Col. 16, lines 11-13), which meets the limitation of the individual provides an indication to the system that the individual does not possess an authorized access device. A database searches the register table for the caller's telephone number identified by the caller's number identifying unit (Col. 16, lines 13-15), which meets the limitation of information about the individual's personal communications device, and whether the individual is authorized to access the at least one secured component via their personal communications device, the system determines whether the individual is authorized to access the at least one secure component via their personal communications device. Ueshima does not disclose that the user profile in the database contains information about the user's ATM card. However, it would have been obvious to one of ordinary skill in the art at the time the invention was made for the user profile in the database to contain information about the user's ATM card in order to authenticate the user when using the ATM card as taught by Rahman (Abstract & Col. 2, lines 23-43). Ueshima further discloses that when a match is found in the database for the user, a password is generated and sent to the user's cellular phone (Col. 16, lines 15-20), which meets the limitation of if the individual is authorized, communicates to the individual's personal communications device an access code. The password is then transmitted

from the cellular phone to the ATMs authentication unit (Figure 1) via a radio communications interface where the password is authenticated allowing the user to operate a bank account by the ATM (Col. 16, lines 40-45), which meets the limitation of providing the access code back to the system to gain access to the at least one secured component.

Referring to claims 10, 11, Ueshima discloses that the database contains a register table with telephone numbers of registered users (Col. 16, lines 13-17), which meets the limitation of the system includes a record of personal communications devices belonging to authorized individuals, the record comprises telephone numbers for the individual's cellular telephone.

Referring to claim 12, Ueshima discloses that a password is generated and sent to the user's cellular phone (Col. 16, lines 15-20). The password is then transmitted from the cellular phone to the ATMs authentication unit (Figure 1) via a radio communications interface where the password is authenticated allowing the user to operate a bank account by the ATM (Col. 16, lines 40-45), which meets the limitation of the identity of the individual is verified by sending an access code to the individual's personal communications device and inducing the individual to transmit the access code back to the system.

Referring to claim 13, Ueshima discloses that the user in attempting to access an ATM (Col. 16, lines 1-4), which meets the limitation of the at least one secured component has a user input through which the individual can input the access code provided to the individual's personal communications device.

13. Claims 17, 18, 20 are rejected under 35 U.S.C. 103(a) as being unpatentable over Ueshima, U.S. Patent No. 6,731,731. Referring to claim 17, Ueshima that to authenticate the user at the ATM using their cellular phone, the user makes a call using their cellular phone and

requests the generation of a password (Col. 16, lines 11-13). Ueshima does not disclose that the password can be requested using the ATM interface. It would have been obvious to one of ordinary skill in the art at the time the invention was made to enable the user of Ueshima to request a password using the ATM interface as opposed to making a call using their cellular phone since the system is designed for the user to be proximate to the ATM (Figure 1 & Col. 16, lines 30-39, which details using a radio communication interface to transmit the password from the cellular phone to the ATM) and providing a means for requesting the password using the ATM interface would be more convenient, as a user, than having to physically make a telephone call and vocally request a password or navigate through a series of menus to request a password.

Referring to claim 18, Ueshima discloses that a password is generated and sent to the user's cellular phone (Col. 16, lines 15-20). The password is then transmitted from the cellular phone to the ATMs authentication unit (Figure 1) via a radio communications interface where the password is authenticated allowing the user to operate a bank account by the ATM (Col. 16, lines 40-45), which meets the limitation of sending an access code to the individual's personal communications device receiving a signal from the individual, and evaluating the signal received from the individual to ascertain whether the signal includes the access code.

Referring to claim 20, Ueshima discloses multiple embodiments detailing how the generated password is transmitted to the user's cellular phone (Col. 4, lines 21-58). One such embodiment involves transmitting the generated password to the user cellular phone as binary data, such that the user does not need to manually input the password which can simply be transmitted from the cellular phone to the ATM system (Col. 4, lines 59-67 & Col. 8, lines 54-67). However, in the other embodiments where the password is not received as binary data, the

Art Unit: 2132

user would need to manually enter the password through password input means (Col. 5, lines 27-30). Ueshima does not specify that the password input means be directly on the ATM. It would have been obvious to one of ordinary skill in the art at the time the invention was made for the password input means to be directly on the ATM in order to avoid unnecessary additional steps that would be required if the password is input by the user anywhere except directly in the ATM.

*Conclusion*

14. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Singhal, U.S. Publication No. 2004/0203595

Arnold, U.S. Publication No. 2002/0147914

15. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Benjamin E. Lanier whose telephone number is 571-272-3805. The examiner can normally be reached on M-Th 7:30am-5:00pm, F 7:30am-4pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Gilberto Barron can be reached on 571-272-3799. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Art Unit: 2132

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Benjamin E. Lanier